

United States Bankruptcy Court
Eastern District of North Carolina

In re **James Marion Adams, Sr.**

Debtor

Case No. _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	2,669,000.00		
B - Personal Property	Yes	6	216,505.50		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	2		2,553,200.52	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		49,318,554.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	9			
I - Current Income of Individual Debtor(s)	Yes	1			36,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			34,703.30
Total Number of Sheets of ALL Schedules		45			
		Total Assets	2,885,505.50		
			Total Liabilities	51,871,754.80	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Eastern District of North Carolina

In re James Marion Adams, Sr., Case No. _____, Debtor
 Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)	Tenancy by the Entireties J		604,000.00	611,269.52
52 Ballast Point Manteo, NC	Tenancy by the Entireties J		725,000.00	691,681.00
10.76 acres on Mitchell Store Road Youngsville, NC (50% interest) subject to multiple judgment liens	Tenants in Common H		140,000.00	143,596.00
Mobile Homes: 15 Bobby Lane 20 Bobby Lane 25 Bobby Lane 202 Robbins Road 236 Robbins Road (50% interest) subject to multiple judgment liens	Tenants in Common H		60,000.00	0.00
5 lot mobile home park: Blue Jay Lane Franklin, NC (50% interest) subject to multiple judgment liens	Tenants in Common H		90,000.00	106,654.00
879 Main Street Wake Forest, NC (also collateralized with 19.51 acres on Camp Kanata Road, Wake Forest, NC owned by Millridge Investments, Inc.)	Tenancy by the Entireties J		450,000.00	700,000.00
Office: 818 S. White Street Wake Forest, NC	Tenancy by the Entireties J		250,000.00	300,000.00
Sub-Total >			2,319,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **James Marion Adams, Sr.** Debtor

Case No. _____

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

Sub-Total > **350,000.00** (Total of this page)

Total > **2,669,000.00**

(Report also on Summary of Schedules)

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		cash	H	300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America checking account #2653	J	87.50
		Wake Forest Federal Savings & Loan checking account #5997	J	75.00
		Wake Forest Federal Savings & Loan checking account #8497	H	70.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		DEBTOR HAS 1/2 INTEREST IN HOUSEHOLD GOODS	J	450.00
		Den: (one (1) sofa, one (1) love seat, four (4) chairs, one (1) TV, three (3) tables, one (1) chest)		
		Kitchen: (one (1) table, one (1) stool)	J	37.00
		Dining Room: (one (1) table, eight (8) chairs, one (1) sideboard, one (1) cabinet)	J	700.00
		Breakfast Room: (one (1) table, four (4) chairs)	J	137.00
		Living Room: (two (2) chairs, two (2) plant stands)	J	150.00
				Sub-Total >
				2,006.50
				(Total of this page)

5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Marion Adams, Sr.,
 Case No. _____
 Debtor

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Foyer: (one (1) chair, one (1) drawer, one (1) love seat, one (1) table)	J	175.00
		Master Bedroom: (one (1) bed, one (1) end table, one (1) drawer, two (2) chairs, one (1) TV)	J	300.00
		Upstairs Den: (one (1) chair, one (1) love seat, one (1) desk chair, one (1) chest)	J	150.00
		Upstairs Bathroom: (one (1) table, one (1) stool)	J	40.00
		Upstairs Bedroom 1: (two (2) twin beds, one (1) crib, one (1) chair, two (2) tables)	J	237.00
		Upstairs Bedroom 2: (one (1) bed, two (2) chests, (1) drawer)	J	175.00
		Hall: (one (1) bookcase)	J	20.00
		Guest Room: (one (1) bed, one (1) table, one (1) desk, one (1) TV, one (1) chair, one (1) sofa)	J	225.00
		Basement: (one (1) washer and dryer, one (1) freezer)	J	175.00
		Miscellaneous Lamps	J	205.00
		Miscellaneous Pictures	J	180.00
		Beach House: (five (5) beds, nine (9) tables, fourteen (13) chairs, one (1) chair and ottoman, four (4) dressers, three (3) TVs, two (2) rockers, one (1) sofa, one (1) love seat, four (4) stools, one (1) washer and dryer, miscellaneous lamps and pictures)	J	1,767.00
5.		Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	J	1,150.00
6.		Wearing apparel.	H	300.00
				Sub-Total > 5,099.00 (Total of this page)

Sheet 1 of 5 continuation sheets attached
 to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Marion Adams, Sr., Case No. _____, Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		rolex watch	H	750.00
		wedding band	H	300.00
8. Firearms and sports, photographic, and other hobby equipment.		golf clubs	H	150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA Equitable Term Life Insurance #8998	H	0.00
		John Hancock Term Life Insurance #8545	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Northwestern Mutual 401K #9897	H	9,000.00
		BB&T Roth IRA	H	153,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Barrett Place Limited Partnership (50% interest)	H	0.00
		Barrett Place II Limited Partnership (0.0034% interest)	H	0.00
		Brinkley Adams Development, LLC (50% interest)	H	0.00
		Carolina Custom Companies, LLC (50% interest)	H	0.00
		Crowell Square Apartments, LLC (33.33% interest)	H	0.00
		Danube Partners 141, LLC (50% interest)	H	0.00
		Flaherty Farms Management, Inc. (50% interest)	H	0.00
				Sub-Total >
				163,200.00
			(Total of this page)	

Sheet 2 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Marion Adams, Sr., Case No. _____, Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		4 Pamlico Partners, LLC (25% interest)	H	0.00
		Glen Royall Mill Limited Partnership (0.033% interest)	H	0.00
		Global Development, LLC (50% interest)	H	0.00
		Granite Investment Properties, LLC (33.33% interest)	H	0.00
		JMAE, LLC (100% interest)	H	0.00
		Millridge Investments, Inc. (100% interest)	H	0.00
		Millridge Real Estate, LLC (100% interest)	H	0.00
		Ponderosa 10813, LLC (33.33% interest)	H	5,000.00
		Preservation Accociates Riverdunes, LLC (24.21% interest)	H	0.00
		Presidential Investors Inc. (50% interest)	H	0.00
		Organic Partners, LLC (33.33% interest)	H	0.00
		Organic Recycling Center, LLC (33.33% interest)	H	0.00
		River Dunes Corporation (28.405% interest)	H	0.00
		River Dunes Properties, LLC (25% interest)	H	0.00
		Schoolheart Inc. (0.577797% interest)	H	0.00
		St Ives Commercial, LLC (50% interest)	H	0.00
				Sub-Total > (Total of this page)
				5,000.00

Sheet 3 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Marion Adams, Sr., Case No. _____, Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Summit Development, LLC (37.5% interest)	H	0.00
		Wellington Place Limited Partnership (0.50% interest)	H	0.00
		Eagle Trace Limited Partnership	H	0.00
		Florida Land Investment Partners, LLC	H	0.00
		Millridge Capital Advisors, LLC	H	0.00
		Gayle W. and James M. Adams Foundation	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		15,211,705.44 uncollectable (\$40,000 collectable)	H	40,000.00
		back rent	H	1,200.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Sub-Total > (Total of this page)				41,200.00

Sheet 4 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		general contractor license	H	0.00
		real estate license	H	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 dog	H	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
 (Total of this page)
 Total > **216,505.50**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINAIN THE MATTER OF:
James Marion Adams, Sr.
Debtor(s).

CASE NUMBER:

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, James Marion Adams, Sr., claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: (Attach additional sheets if necessary).

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)	604,000.00	J	Wells Fargo Bank, NA Wells Fargo Bank, NA Wells Fargo Bank, NA	382,586.00 161,229.29 67,454.23	0.00	30,000.00

Debtor's Age: _____
Name of former co-owner: _____

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 30,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
-NONE-						

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 0.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is 0.

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Basement: (one (1) washer and dryer, one (1) freezer)	175.00				175.00	175.00
Breakfast Room: (one (1) table, four (4) chairs)	137.00				137.00	137.00

Description of Property	Market Value	Owner (H) Husband (W) Wife (J) Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
DEBTOR HAS 1/2 INTEREST IN HOUSEHOLD GOODS						
Den: (one (1) sofa, one (1) love seat, four (4) chairs, one (1) TV, three (3) tables, one (1) chest)	450.00				450.00	450.00
Dining Room: (one (1) table, eight (8) chairs, one (1) sideboard, one (1) cabinet)	700.00				700.00	700.00
Foyer: (one (1) chair, one (1) drawer, one (1) love seat, one (1) table)	175.00				175.00	175.00
Guest Room: (one (1) bed, one (1) table, one (1) desk, one (1) TV, one (1) chair, one (1) sofa)	225.00				225.00	225.00
Hall: (one (1) bookcase)	20.00				20.00	20.00
Kitchen: (one (1) table, one (1) stool)	37.00				37.00	37.00
Living Room: (two (2) chairs, two (2) plant stands)	150.00				150.00	150.00
Master Bedroom: (one (1) bed, one (1) end table, one (1) drawer, two (2) chairs, one (1) TV)	300.00				300.00	300.00
mens clothing	300.00				300.00	300.00
Miscellaneous Lamps	205.00				205.00	205.00
Miscellaneous Pictures	180.00				180.00	180.00
Upstairs Bathroom: (one (1) table, one (1) stool)	40.00				40.00	40.00
Upstairs Bedroom 1: (two (2) twin beds, one (1) crib, one (1) chair, two (2) tables)	237.00				237.00	237.00
Upstairs Bedroom 2: (one (1) bed, two (2) chests, (1) drawer)	175.00				175.00	175.00
Upstairs Den: (one (1) chair, one (1) love seat, one (1) desk chair, one (1) chest)	150.00				150.00	150.00
wedding band	300.00				300.00	300.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 3,956.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
AXA Equitable Term Life Insurance #8998	0.00
John Hancock Term Life Insurance #8545	0.00

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
1 dog	0.00				0.00	0.00
back rent	1,200.00				1,200.00	1,183.00
Beach House: (five (5) beds, nine (9) tables, fourteen (13) chairs, one (1) chair and ottoman, four (4) dressers, three (3) TVs, two (2) rockers, one (1) sofa, one (1) love seat, four (4) stools, one (1) washer and dryer, miscellaneous lamps and pictures	1,767.00				1,767.00	1,767.00
clock collection	1,150.00				1,150.00	1,150.00
general contractor license	0.00				0.00	0.00
golf clubs	150.00				150.00	150.00
real estate license	0.00				0.00	0.00
rolex watch	750.00				750.00	750.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 5,000.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
BB&T Roth IRA
Northwestern Mutual 401K
#9897

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary
-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
-NONE-

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
52 Ballast Point Manteo, NC	725,000.00	Wells Fargo Bank, N.A.	691,681.00	33,319.00
879 Main Street Wake Forest, NC (also collateralized with 19.51 acres on Camp Kanata Road, Wake Forest, NC owned by Millridge Investments, Inc.)	450,000.00	Wake Forest Federal Savings & Loan	700,000.00	0.00
Office: 818 S. White Street Wake Forest, NC	250,000.00	Wells Fargo Bank, NA	300,000.00	0.00
Office: 822 S. White Street Wake Forest, NC	350,000.00			350,000.00
residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)	604,000.00	Wells Fargo Bank, NA Wells Fargo Bank, NA Wells Fargo Bank, NA	382,586.00 161,229.29 67,454.23	0.00

VALUE CLAIMED AS EXEMPT: \$ 33,319.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-	
---------------	--

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

-NONE-	
---------------	--

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-	
---------------	--

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

a.	Pension - Social Security, 42 U.S.C.A. § 407	87.50
b.	Pension - Social Security, 42 U.S.C.A. § 407	300.00
c.	Pension - Social Security, 42 U.S.C.A. § 407	75.00
d.	Pension - Social Security, 42 U.S.C.A. § 407	70.00

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
Wake Forest Federal Savings & Loan	Deed of Trust	143,596.00	10.76 acres on Mitchell Store Road Youngsville, NC (50% interest) subject to multiple judgment liens	140,000.00	0.00

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
Wake Forest Federal Savings & Loan	Deed of Trust	106,654.00	5 lot mobile home park: Blue Jay Lane Franklin, NC (50% interest) subject to multiple judgment liens	90,000.00	0.00

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, James Marion Adams, Sr., declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 6 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: November 16, 2012

/s/ James Marion Adams, Sr.
James Marion Adams, Sr.
Debtor

In re **James Marion Adams, Sr.**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1167 Wake Forest, NC 27588	X	H	Deed of Trust 10.76 acres on Mitchell Store Road Youngsville, NC (50% interest) subject to multiple judgment liens					
			Value \$ 140,000.00				143,596.00	3,596.00
Account No.								
Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1169 Raleigh, NC 27615	X	H	Deed of Trust 5 lot mobile home park: Blue Jay Lane Franklin, NC (50% interest) subject to multiple judgment liens					
			Value \$ 90,000.00				106,654.00	16,654.00
Account No.								
Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1169 Raleigh, NC 27615	X	J	Deed of Trust 879 Main Street Wake Forest, NC (also collateralized with 19.51 acres on Camp Kanata Road, Wake Forest, NC owned by Millridge Investments, Inc.)					
			Value \$ 450,000.00				700,000.00	250,000.00
Account No. 0003908003								
Wells Fargo Bank, N.A. Attn: Managing Agent P. O. Box 11701 Newark, NJ 07101	X	J	Deed of Trust 52 Ballast Point Manteo, NC					
			Value \$ 725,000.00				691,681.00	0.00
1 continuation sheets attached				Subtotal (Total of this page)			1,641,931.00	270,250.00

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLI QUIDAT ED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 68000001750001			First Mortgage residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)					
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	X J		Value \$ 604,000.00				382,586.00	0.00
Account No. 6810865710			Second Mortgage residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)					
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	X J		Value \$ 604,000.00				161,229.29	0.00
Account No. 68104299611998			Third Mortgage residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)					
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	X J		Value \$ 604,000.00				67,454.23	7,269.52
Account No.			Deed of Trust Office: 818 S. White Street Wake Forest, NC					
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	X J		Value \$ 250,000.00				300,000.00	0.00
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			911,269.52	7,269.52
				Total (Report on Summary of Schedules)			2,553,200.52	277,519.52

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re James Marion Adams, Sr., Case No. _____, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
Account No.		For Notice Purposes Only				Unknown		
Dare County Tax Department Attn: Managing Agent P. O. Box 1000 Manteo, NC 27954-1000	H					Unknown		
Account No.		For Notice Purposes Only				Unknown		
Franklin County Dept. of Revenue Attn: Managing Agent 215 E. Nash Street Louisburg, NC 27549	H					Unknown		
Account No.		For Notices Purposes Only				Unknown		
Granville County Tax Department Attn: Managing Agent 141 Williamsboro Street Oxford, NC 27565	H					Unknown		
Account No.		For Notice Purposes Only				Unknown		
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19114-0326	H					Unknown		
Account No.		For Notice Purposes Only				Unknown	0.00	
NC Department of Revenue Attn: Managing Agent P.O. Box 25000 Raleigh, NC 27640	H					Unknown		
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)	0.00		0.00		0.00

B6E (Official Form 6E) (4/10) - Cont.

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM For Notice Purposes Only	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M			
Account No.									
Wake County Department of Revenue P. O. Box 2331 Raleigh, NC 27602	H							Unknown	
Account No.								Unknown	Unknown
Account No.									
Account No.									
Account No.									
Account No.									
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	<u>0.00</u>	<u>0.00</u>
							Total (Report on Summary of Schedules)	<u>0.00</u>	<u>0.00</u>
								<u>0.00</u>	<u>0.00</u>

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON	UN	DIS	AMOUNT OF CLAIM	
			T	LI	QU	DIS	
Account No. 4503		potential guaranty- business debt					
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X	X H					2,000,000.00
Account No. 3896		potential guaranty- business debt					
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X	X H					136,076.00
Account No. 3210		potential guaranty- business debt					
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X	X H					2,500,000.00
Account No. 4175		potential guaranty- business debt					
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X	X H					288,935.73
13 continuation sheets attached						Subtotal (Total of this page)	4,925,011.73

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1410		potential guaranty- business debt				
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X H					976,672.49
Account No. 4710		potential guaranty- business debt				
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X H					361,034.04
Account No. 3810		potential guaranty- business debt				
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X H					286,030.32
Account No.		5/24/11 Judgment				
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835	X H					335,509.25
Account No.		10/11/2011 Judgment				
AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551	X H					2,447,291.79
Sheet no. 1 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,406,537.89

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CO N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D
Account No.					
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment			728,031.51
Account No.					
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment			4,737,956.50
Account No.					
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment			133,281.63
Account No.					
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X -	Judgment			912,031.55
Account No.					
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment			57,431.45
Sheet no. 2 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	6,568,732.64	

B6F (Official Form 6F) (12/07) - Cont.

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.						
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/2011 Judgment				1,259,780.42
Account No.						
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment				133,906.10
Account No.						
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment				166,761.91
Account No.						
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	5/13/11 Judgment				95,317.83
Account No.						
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	X H	2/3/12 Judgment				149,010.53
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,804,776.79

B6F (Official Form 6F) (12/07) - Cont.

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5709 BB&T Attn: Managing Agent or Officer 434 Fayetteville Street, 4th Floor Raleigh, NC 27611	X H	potential guaranty- business debt				Unknown
Account No. 9962 BB&T Attn: Managing Agent or Officer 434 Fayetteville Street, 4th Floor Raleigh, NC 27611	X H	For Notice Purposes Only				Unknown
Account No. 9498 Capital Bank Attn: Managing Agent or Officer P. O. Box 18949 Raleigh, NC 27619-8949	X H	potential guaranty- business debt				3,263,367.76
Account No. 0477 Capital One Attn: Managing Agent P.O. Box 30285 Salt Lake City, UT 84130	H	credit card debt				19,358.00
Account No. 6500 CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609	X H	potential guaranty- business debt				9,413.68
Sheet no. 4 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,292,139.44

B6F (Official Form 6F) (12/07) - Cont.

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 6500		potential guaranty- business debt				
CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609	X H					62,000.00
Account No. 9000		potential guaranty- business debt				
CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609	X H					24,895.04
Account No. 9800		potential guaranty- business debt				
CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609	H					225,000.00
Account No.		8/4/11 Judgment				
CapStone Bank Attn: Managing Agent 4505 Falls of Neuse Road, Ste 150 Raleigh, NC 27609	X H					74,356.76
Account No. 8655		credit card debt				
Chase Attn: Managing Agent P.O. Box 15153 Wilmington, DE 19886	H					29,755.00
Sheet no. 5 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			416,006.80

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
FIA Card Services Attn: Managing Agent P. O .Box 15028 Wilmington, DE 19850-5028	H	7/12/11 Judgment				5,283.30
Account No. 0018	X H	potential guaranty- business debt				
Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drove Charlotte, NC 28262	X H	potential guaranty- business debt				306,304.09
Account No. 2802	X H	potential guaranty- business debt				
Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drive Charlotte, NC 28262	X H	potential guaranty- business debt				Unknown
Account No. 0018	X H	potential guaranty- business debt				
Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drive Charlotte, NC 28262	X H	potential guaranty- business debt				3,190,836.60
Account No.	X H	4/29/11 Judgment				
Fifth Third Bank Attn: Managing Agent 10200 David Taylor Drive Charlotte, NC 28262	X H	potential guaranty- business debt				3,101,969.04
Sheet no. 6 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,604,393.03

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CO N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D
Account No.					
Fifth Third Bank Attn: Managing Agent 10200 David Taylor Drive Charlotte, NC 28262	X H	4/5/2012 Judgment			441,304.09
Account No. 6998	X H	potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				646,780.00
Account No. 8126	X H	potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				4,501,202.00
Account No. 7254	X H	potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				93,330.00
Account No. 1396	X H	potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				804,325.74
Sheet no. 7 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			6,486,941.83

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 8295		potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				112,400.00
Account No. 8283		potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	X H				110,900.00
Account No. 1998		potential guaranty- business debt			
Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607	H				Unknown
Account No. 6930		For Notice Purposes Only			
Harrington Bank Attn: Managing Agent or Officer 1151 Falls River Avenue Raleigh, NC 27614	X H				Unknown
Account No. 5778		For Notice Purposes Only			
Harrington Bank Attn: Managing Agent or Officer 1151 Falls River Avenue Raleigh, NC 27614	X H				Unknown
Sheet no. 8 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			223,300.00

In re **James Marion Adams, Sr.** Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.						
Home Builders and Supply Attn: Managing Agent P.O. Box 7226 Greenville, NC 27835	X H	7/1/2010 Judgment			X	157,573.25
Account No.						
McKim & Creed Attn: Managing Agent 243 North Front Street Wilmington, NC 28401	X H	3/24/11 Judgment				4,110.00
Account No. 7437		potential guaranty- business debt				
North State Bank Attn: Managing Agent or Officer 6204 Falls of Neuse Road Raleigh, NC 27609	X H					2,022,940.00
Account No. 5002		potential guaranty- business debt				
Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526	X H					82,575.83
Account No. 5000		potential guaranty- business debt				
Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526	X H					118,486.21

Sheet no. 9 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

2,385,685.29

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. 5001		potential guaranty- business debt				
Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526	X H					106,520.92
Account No. 9742		potential guaranty- business debt				
Rialto Attn: Managing Agent 850 Third Avenue, Suite 16B New York, NY 10022	X H					375,000.00
Account No. 9741		potential guaranty- business debt				
Rialto Attn: Managing Agent 850 Third Avenue, Ste 16B New York, NY 10022	X H					375,000.00
Account No. 8171		potential guaranty- business debt				
Rialto Attn: Managing Agent 850 Third Avenue, Ste 16B New York, NY 10022	X H					750,000.00
Account No. 3223		potential guaranty- business debt				
Southern Community Bank Attn: Managing Agent or Officer 4605 Country Club Road Winston Salem, NC 27104	X H					1,100,000.00
Sheet no. 10 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,706,520.92

In re James Marion Adams, Sr., Case No. _____, Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 3226		potential guaranty- business debt				
Southern Community Bank Attn: Managing Agent or Officer 4605 Country Club Road Winston Salem, NC 27104	X H					1,290,000.00
Account No.		2/26/11 Judgment				
Southern Community Bank Attn: Managing Agent 4605 County Club Road Winston Salem, NC 27104	X H					3,637,051.04
Account No. 5129		potential guaranty- business debt				
SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615	X H					792,600.21
Account No. 8743		potential guaranty- business debt				
SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615	X H					161,701.75
Account No. 2293		potential guaranty- business debt				
SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 150 Raleigh, NC 27615	X H					26,845.03
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>5,908,198.03</u>

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. 2293		potential guaranty- business debt				
SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 150 Raleigh, NC 27615	X H					37,806.50
Account No. 9517	H	potential guaranty- business debt				
SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615	H					562,201.02
Account No.	H	potential guaranty-business debt				
Triangle Services Group Inc. Attn: Managing Agent 228 Park Avenue Youngsville, NC 27596	H					2,000,000.00
Account No. 6833 &4556		loan secured by 3.09 acres on Ligon Mill Road owned by Wakeville, Inc.				
Union Bank Attn: Managing Agent or Officer P.O. Box 335 Youngsville, NC 27596	X J					377,979.00
Account No. 0696	X H	potential guaranty- business debt				
Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1167 Wake Forest, NC 27588	X H					298,818.37
Sheet no. 12 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,276,804.89

In re James Marion Adams, Sr.,
Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 7620		potential guaranty- business debt				
Wells Fargo Attn: Managing Agent or Officer 301 S. Tryon Street Charlotte, NC 28288	X H					313,505.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			313,505.00
			Total (Report on Summary of Schedules)			49,318,554.28

In re

James Marion Adams, Sr.

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **James Marion Adams, Sr.**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Azek Building Products, Inc. Attn: Managing Agent 801 Corey Street Scranton, PA 18505	Home Builders and Supply Attn: Managing Agent P.O. Box 7226 Greenville, NC 27835
Bay River Partners, LLC Attn: Managing Agent P.O. Box 1505 New Bern, NC 28563	BB&T Attn: Managing Agent or Officer 434 Fayetteville Street, 4th Floor Raleigh, NC 27611
Berkeley Hills, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drive Charlotte, NC 28262
Berkeley Hills, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Fifth Third Bank Attn: Managing Agent 10200 David Taylor Drive Charlotte, NC 28262
Bio Source, Inc. Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
CLM Associates, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607
Crosshair Properties Attn: Managing Agent 860 Park Avenue Youngsville, NC 27596	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Danube Partners 141, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Wells Fargo Attn: Managing Agent or Officer 301 S. Tryon Street Charlotte, NC 28288
Danube Partners 141, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Drayton Reserve Inc. Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607
Drayton Reserve, Inc. Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Emporia Farm, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
Emporia Farms, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Four Pamlico Partners, LLC Attn: Managing Agent P.O. Box 1505 New Bern, NC 28563	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Four Pamlico Partners, LLC Attn: Managing Agent P.O. Box 1505 New Bern, NC 28563	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Franklinton Commerce Ctr. Partners Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Wells Fargo Bank, N.A. Attn: Managing Agent P. O. Box 11701 Newark, NJ 07101
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Union Bank Attn: Managing Agent or Officer P.O. Box 335 Youngsville, NC 27596
Gayle Adams 909 South Main Street Wake Forest, NC 27587	Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233
Global Rock & Drilling, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Granville Park Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Capital Bank Attn: Managing Agent or Officer P. O. Box 18949 Raleigh, NC 27619-8949
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Patriot Bank Attn: Managing Agent or Officer 210 N. Main Street Fuquay Varina, NC 27526
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	CapStone Bank Attn: Managing Agent 4505 Falls of Neuse Road, Ste 150 Raleigh, NC 27609
HRP Ventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James D. Goldston, III 7728 Grace Cove Lane Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
James D. Goldston, III 7728 Grace Cove Lane Wake Forest, NC 27587	Fifth Third Bank Attn: Managing Agent 10200 David Taylor Drive Charlotte, NC 28262
James D. Goldston, III 7728 Grace Cove Lane Wake Forest, NC 27587	Southern Community Bank Attn: Managing Agent 4605 County Club Road Winston Salem, NC 27104
James D. Goldston, III 7728 Grace Cove Lane Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1167 Wake Forest, NC 27588
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1169 Raleigh, NC 27615
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
James M. Adams Jr. 8512 Briarthorne Place Raleigh, NC 27612	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Jeffrey L. Ward 6508 Wilshire Drive Fuquay Varina, NC 27526	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
JEJ Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Harrington Bank Attn: Managing Agent or Officer 1151 Falls River Avenue Raleigh, NC 27614
JEJ Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Harrington Bank Attn: Managing Agent or Officer 1151 Falls River Avenue Raleigh, NC 27614

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
John Patrick Williams 1661 Cash Road Creedmoor, NC 27522	Southern Community Bank Attn: Managing Agent 4605 Country Club Road Winston Salem, NC 27104
Lake Glad Road Commerical, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Southern Community Bank Attn: Managing Agent or Officer 4605 Country Club Road Winston Salem, NC 27104
Lake Glad Road Partners. LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Southern Community Bank Attn: Managing Agent or Officer 4605 Country Club Road Winston Salem, NC 27104
Land & Sea Adventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 150 Raleigh, NC 27615
Land & Sea Adventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 150 Raleigh, NC 27615
Land and Sea Adventures, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Millridge Investments, Inc. Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1169 Raleigh, NC 27615
Millridge Landscape Service, Inc. Attn: Managing Agent 860 Park Avenue Youngsville, NC 27596	McKim & Creed Attn: Managing Agent 243 North Front Street Wilmington, NC 28401
Millridge Landscape Service, Inc. Attn: Managing Agent 860 Park Avenue Youngsville, NC 27596	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Millridge Real Estate, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	McKim & Creed Attn: Managing Agent 243 North Front Street Wilmington, NC 28401

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Organic Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	North State Bank Attn: Managing Agent or Officer 6204 Falls of Neuse Road Raleigh, NC 27609
Organic Recycling Center, LLC Attn: Managing Agent 822 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607
Organic Recycling Center, LLC Attn: Managing Agent 822 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Perry Farm 60, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
Pinnacle Investment Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Pinnacle Investment Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Presidential Investors, Inc. Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1167 Wake Forest, NC 27588
River Dunes Corporation Attn: Managing Agent P.O. Box 1505 New Bern, NC 28563	BB&T Attn: Managing Agent or Officer 434 Fayetteville Street, 4th Floor Raleigh, NC 27611
River Dunes Properties, LLC Attn: Managing Agent P.O. Box 1505 New Bern, NC 28563	Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drive Charlotte, NC 28262
Royall Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Royall Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Gateway Bank Attn: Managing Agent or Officer 2235 Gateway Access Point Raleigh, NC 27607
Royall Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	CapStone Bank Attn: Managing Agent or Officer 4505 Falls of Neuse Road, Suite 150 Raleigh, NC 27609
Royall Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	CapStone Bank Attn: Managing Agent 4505 Falls of Neuse Road, Ste 150 Raleigh, NC 27609
Royall Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
St. Ives 220 Commercial, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Rialto Attn: Managing Agent 850 Third Avenue, Ste 16B New York, NY 10022
St. Ives 220 Commercial, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Rialto Attn: Managing Agent 850 Third Avenue, Suite 16B New York, NY 10022
St. Ives Commercial, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Rialto Attn: Managing Agent 850 Third Avenue, Ste 16B New York, NY 10022
Stone Canyon Masonry, LLC Attn: Managing Agent 822 S. White Street Wake Forest, NC 27587	Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327
Stubbs Farm 364, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
Stubbs Farms 364, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835

In re James Marion Adams, Sr. Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Timothy P. Kelly 5628 William Street Lancaster, NY 14086	Southern Community Bank Attn: Managing Agent 4605 County Club Road Winston Salem, NC 27104
Toby Barnette 1600 Barnette Drive Creedmoor, NC 27522	Southern Community Bank Attn: Managing Agent 4605 County Club Road Winston Salem, NC 27104
Vance International Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
Vance International Partners, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
VIP East 140, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 1366 Greenville, NC 27835
VIP East 140, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	AgCarolina Financial, ACA Attn: Managing Agent or Officer P.O. Box 626 La Grange, NC 28551
Watermark Custom Homes, LLC Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Home Builders and Supply Attn: Managing Agent P.O. Box 7226 Greenville, NC 27835
Waterstone Group, Inc Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Fifth Third Bank Attn: Managing Agent or Officer 10200 David Taylor Drive Charlotte, NC 28262
Waterstone Group, Inc. Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Fifth Third Bank Attn: Managing Agent 10200 David Taylor Drive Charlotte, NC 28262

B6I (Official Form 6I) (12/07)

In re James Marion Adams, Sr.

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Married		
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	unemployed	unemployed
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>0.00</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>0.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
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8. Income from real property

\$ <u>0.00</u>	\$ <u>34,000.00</u>
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9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
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11. Social security or government assistance(Specify): social security

\$ <u>2,200.00</u>	\$ <u>0.00</u>
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12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
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13. Other monthly income

(Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
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\$ <u>0.00</u>	\$ <u>0.00</u>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>2,200.00</u>	\$ <u>34,000.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>2,200.00</u>	\$ <u>34,000.00</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>2,200.00</u>	\$ <u>34,000.00</u>
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\$ <u>36,200.00</u>	
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:**unknown.**

B6J (Official Form 6J) (12/07)

In re **James Marion Adams, Sr.**

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re James Marion Adams, Sr.

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
47 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 16, 2012

Signature /s/ James Marion Adams, Sr.
James Marion Adams, Sr.
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of North Carolina

In re James Marion Adams, Sr.

Debtor(s)

Case No.
Chapter7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2012 YTD: Millridge Investments
\$10,875.06	2011: Millridge Investments
\$7,250.04	2010: Millridge Investments

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,850.00	2012 YTD: rental property
\$4,200.00	2011: rental property
\$4,200.00	2010: rental property
\$22,000.00	2012 YTD: social security
\$0.00	2012 YTD: dividends
\$236.00	2011: dividends
\$2,669.00	2010: dividends

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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Union Bank Attn: Managing Agent or Officer P.O. Box 335 Youngsville, NC 27596	6/2012	\$100,000.00	\$377,979.00
Wells Fargo Bank, NA Attn: Managing Agent P. O. Box 11701 Newark, NJ 07101		\$10,446.12	\$691,681.00
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233		\$6,544.80	\$382,586.00

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233		\$7,640.16	\$300,000.00
Stubbs & Perdue P.O. Box 1654 New Bern, NC 28563	6/2012	\$28,000.00	\$0.00
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	6/2012	\$117,806.88	\$67,454.23
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	6/2012	\$345,737.06	\$161,229.29
Wells Fargo Bank, NA Attn: Managing Agent or Officer P. O. Box 4233 Portland, OR 97208-4233	6/2012	\$344,696.88	\$0.00

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
11-CVS-15082 Wells Fargo Bank, N.A. v. James M. Adams et. al	Collection	Wake County Superior Court	Pending
12-CVS-6055 Harrington Bank, FSB v. The Bank of Hampton Roads v. JEJ Partners, LLC, et. al	Collection	Wake County Superior Court	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Roof damage, insulation, flooring, cabinets, washer, dryer, furniture \$12,000.00	Hurricane Irene Received \$4,200.00	8/2011

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Stubbs & Perdue P.O. Box 1654 New Bern, NC 28563	12/29/2011 Gayle W. Adams	\$5,000.00
Stubbs & Perdue P.O. Box 1654 New Bern, NC 28563	3/12/2012 Gayle W. Adams	\$5,000.00
Stubbs & Perdue P.O. Box 1654 New Bern, NC 28563	6/29/2012	\$28,000.00
Hendren & Malone, PLLC 4600 Marriott Drive Suite 150 Raleigh, NC 27612	11/1/2012 Gayle Adams	\$5,000.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Yuri & Juan Negrin 89 Bethlehem Church Road Youngsville, NC 27596	12/29/2010	Sale of 89 Bethlehem Church Road \$126,300.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wake Forest Federal Savings & Loan Attn: Managing Agent or Officer P. O. Box 1167 Wake Forest, NC 27588	money market account	1/12/2012 \$888.31

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Bank of America	James M. Adams, Sr. Gayle W. Adams 909 South Main Street Wake Forest, NC 27587	legal documents	

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Wake County Department of Revenue P. O. Box 2331 Raleigh, NC 27602	within ninety (90) days	\$180.00

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS Attn: Managing Agent 818 South White Street Wake Forest, NC 27587	NATURE OF BUSINESS Real Estate	BEGINNING AND ENDING DATES 6/2010 - present
3G Properties, LLC	27-2821782	Attn: Managing Agent 818 South White Street Wake Forest, NC 27587	Real Estate	5/1999 - 11/2009
Adams Development, LLC	56-2138686	Attn: Managing Agent 818 South White Street Wake Forest, NC 27587	Real Estate	2/2000 - present
Adams Investment Group, LLC	56-2193767	Attn: Managing Agent 909 S. Main Street Wake Forest, NC 27587	Real Estate	6/1998 - 12/2007
Adams Joyner Associates, LLC	56-2138622	Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Real Estate	4/2006 -12/2011
Bay River Partners, LLC	20-4791018	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	3/2006 - 12/2011
Berkley Hills, LLC	20-4564919	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Brinkley Adams Development, LLC	56-2138623	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	5/1999 - present
Adams Investment Properties, LLC	20-4027853	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	1/2006 - 12/2011
Carolina Custom Companies, LLC	20-1475804	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Construction	8/2004 - present
Carolina Design & Manufacturing, Inc.	30-0360912	Attn: Managing Agent P.O. Box 865 Youngsville, NC	Security	2007 - 2009
CLM Associates, LLC	56-2122207	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	2/1999 - 12/2010
Crowell Square Housing, LLC	56-2215696	Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Real Estate	10/2000 - present
Danube Partners 141, LLC	20-0937864	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	4/2004 - present
Drayton Reserve, Inc.	26-0452626	Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Real Estate	7/2007 - 12/2010
Easton Farms, LLC	20-5888393	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	11/2006 - 12/2011
Emporia Farm, LLC	20-4728599	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	4/2006 - 12/2011
Flaherty Farms, LLC	20-2596393	Attn: Managing Agent 4037 Jaback Drive Zebulon, NC 27597	Real Estate	3/2005 - 2008
Flaherty Farms Management, Inc.	20-2634071	Attn: Managing Agent 4037 Jaback Drive Zebulon, NC 27597	Real Estate	4/2005 - present
Four Pamlico Partners, LLC	02-0721889	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	4/2004 - present
Franklinton Commerce Center Partners	56-1903674	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	8/1994 - 12/2011
Global Development, LLC	20-0978787	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Construction	4/2004 - present
Granite Investment Properties, LLC	56-2314712	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	12/2002 - present
Granite Properties & Management, LLC	56-2036465	Attn: Managing Agent 4037 Jaback Drive Zebulon, NC 27597	Real Estate	7/1997 - 2008

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Granville Investment Properties, LLC	26-2325368	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	4/2008 - 12/2011
Granville Park Partners, LLC	20-4933022	Attn: Managing Agent 818 S. White St. Wake Forest, NC 27587	Real Estate	6/2006 - 6/2010
Harbor Associates of River Dunes, LLC	20-4072325	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	12/2005 - 12/2011
Highwoods Group 3020, LLC	20-1845410	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	11/2004 - 12/2008
HRP Ventures, LLC	20-1541277	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	9/2004 - 12/2011
JEJ Partners, LLC	20-1097386	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	5/2004 - 7/2012
JMAE, LLC	45-2458209	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Self-directed IRA	6/2011 - present
Lake Glad Road Commercial, LLC	20-5138371	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	7/2006 - 6/2010
Lake Glad Road Partners, LLC	20-5138466	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	7/2006 - 6/2010
Land & Sea Adventures, LLC	56-2270264	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Charter Boat	9/2001 - 12/2011
Machupuanga, LLC	20-5224532	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	7/2006 - 6/2012
Millridge Investments, Inc.	56-1498952	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	9/1985 - present
Millridge Real Estate, LLC	20-3882579	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate Sales	12/2005 - present
Moss Creek	56-1933414	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	8/1995 - 12/2005
Only Way Logistics	87-0723433	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Transportation	1/2004 - 12/2006
Organic Partners, LLC	20-2328393	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	3/2005 - present
Organic Recycling Center, LLC	20-1832362	Attn: Managing Agent 822 S. White St Wake Forest, NC 27587	Recycling Center	11/2004 - present

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Pinnacle Investment Partners, LLC	20-5138353	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	7/2006 - 12/2010
Perry Farm 60, LLC	20-4565042	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	3/2006 - 12/2011
Ponderosa 10813, LLC	26-1514799	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	12/2007 - present
Preservation Associates River Dunes, LLC	20-4073231	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	12/2005 - present
Presidential Investors, Inc.	56-1781128	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	8/1992 - present
River Dunes Community Services, LLC	20-3547439	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	8/2005 - 12/2011
River Dunes Corporation	90-0144748	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	12/2003 - present
River Dunes Properties, LLC	20-3547644	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	8/2005 - present
River Dunes Real Estate, Inc.	20-3547355	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	8/2005 - 12/2011
Rivermist Partners, LLC	02-0611580	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	6/2002 - 12/2008
Royall Custom Homes, LLC	56-2402828	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Construction	10/2003 - 12/2010
Siena Crossing, LLC	20-0716106	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	2/2004 - 12/2011
St. Ives 220 Commercial, LLC	20-1295247	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	7/2004 - present
St. Ives Commercial, LLC	56-2314716	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	1/2003 - present
Stone Canyon Masonry, LLC	01-0630438	Attn: Managing Agent 822 S. White St Wake Forest, NC 27587	Construction	3/2002 - 12/2009
Stubbs Farms 364, LLC	20-4565035	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	3/2006 - 12/2011
Summit Development, LLC	20-1886784	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	1/2004 - present

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Telecommunication Technology, Inc.	56-1657091	Attn: Managing Agent P.O. Box 865 Youngsville	Security	2007 - 2009
Vance International Partners, LLC	20-3327676	Attn: Managing Agent 818 S. White St. Wake Forest, NC 27587	Real Estate	9/2005 - 12/2011
VIP East 140, LLC	20-5418424	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	8/2006 - 12/2011
Village Assoc. River Dunes, LLC	20-4073586	Attn: Managing Agent P.O. Box 1505 New Bern	Real Estate	12/2005 - 12/2011
Watermark Custom Homes, LLC	20-4160287	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Construction	1/2006 - 12/2010
Waterstone Group, Inc.	20-8949821	Attn: Managing Agent 818 S. White St Wake Forest, NC 27587	Real Estate	5/2007 - 12/2010
Florida Land Investment Ptrs., LLC	Unknown	Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Unknown	Unknown
Millridge Capital Advisors, LLC	Unknown	Attn: Managing Agent 818 S. White Street Wake Forest, NC 27587	Unknown	Unknown
Gayle W. and James M. Adams Fund	Unknown	Attn: Managing Agent 909 S. Main Street Wake Forest, NC 27587	Unknown	Unknown

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

1

NAME _____ ADDRESS _____

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Kelli Timberlake
818 South White Street
Wake Forest, NC 27587

**DATES SERVICES RENDERED
approximately 10 years**

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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Wake Forest Federal Savings & Loan
Attn: Managing Agent
P. O. Box 1167
Wake Forest, NC 27588

2/2012

Wachovia Bank
Attn: Managing Agent
P.O. Box 96074
Charlotte, NC 28296

2/2012

AgCarolina Financial, ACA
Attn: Managing Agent
P.O. Box 626
La Grange, NC 28551

2/2012

North State Bank
Attn: Managing Agent or Officer
6200 Falls of Neuse Road
Raleigh, NC 27619

2/2012

Harrington Bank
Attn: Managing Agent
5925 Farrington Road
Chapel Hill, NC 27517

2/2012

CapStone Bank
Attn: Managing Agent or Officer
4505 Falls of Neuse Road, Suite 150
Raleigh, NC 27609

2/2012

Union Bank
Attn: Managing Agent or Officer
P.O. Box 335
Youngsville, NC 27596

2/2012

BB&T
434 Fayetteville, 4th Floor
Raleigh, NC 27611

2/2012

First Citizen Bank
Attn: Managing Agent
P. O. Box 27131
Raleigh, NC 27611

2/2012

Rialto
Attn: Managing Agent
850 Third Avenue, Suite 16B
New York, NY 10022

2/2012

Fifth Third Bank
Attn: Managing Agent or Officer
10200 David Taylor Drive
Charlotte, NC 28262

2/2012

NAME AND ADDRESS SunTrust Bank Attn: Managing Agent or Officer 8521 Six Forks Road, Suite 250 Raleigh, NC 27615	DATE ISSUED 2/2012
Capital Bank Attn: Managing Agent or Officer P. O. Box 18949 Raleigh, NC 27619-8949	2/2012
Bank of Hampton Roads Attn: Managing Agent or Officer P. O. Box 1000 Chesapeake, VA 23327	2/2012

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 16, 2012

Signature /s/ James Marion Adams, Sr.
James Marion Adams, Sr.
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re James Marion Adams, Sr.

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Wake Forest Federal Savings & Loan	Describe Property Securing Debt: 10.76 acres on Mitchell Store Road Youngsville, NC (50% interest) subject to multiple judgment liens

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain Keep Current (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt Not claimed as exempt

Property No. 2	
Creditor's Name: Wake Forest Federal Savings & Loan	Describe Property Securing Debt: 5 lot mobile home park: Blue Jay Lane Franklin, NC (50% interest) subject to multiple judgment liens

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain Keep Current (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt Not claimed as exempt

Property No. 3	
Creditor's Name: Wake Forest Federal Savings & Loan	Describe Property Securing Debt: 879 Main Street Wake Forest, NC (also collateralized with 19.51 acres on Camp Kanata Road, Wake Forest, NC owned by Millridge Investments, Inc.)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Keep Current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Wells Fargo Bank, N.A.	Describe Property Securing Debt: 52 Ballast Point Manteo, NC
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>keep current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Wells Fargo Bank, NA	Describe Property Securing Debt: residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>keep current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Wells Fargo Bank, NA	Describe Property Securing Debt: residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>keep current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Wells Fargo Bank, NA	Describe Property Securing Debt: residence: 909 South Main Street Wake Forest, NC (+/- 9.3 acres-two deeds)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>keep current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Wells Fargo Bank, NA	Describe Property Securing Debt: Office: 818 S. White Street Wake Forest, NC
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Keep Current</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date November 16, 2012

Signature /s/ James Marion Adams, Sr.
James Marion Adams, Sr.
Debtor

United States Bankruptcy Court
Eastern District of North Carolina

In re James Marion Adams, Sr.

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 5,000.00
Prior to the filing of this statement I have received	\$ 5,000.00
Balance Due	0.00

2. The source of the compensation paid to me was:

Debtor Other (specify): **Gayle Adams**

3. The source of compensation to be paid to me is:

Debtor Other (specify): **Gayle Adams**

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation by the Debtor(s) in any discharge or dischargeability actions, Rule 2004 examinations, judicial liens avoidances, relief from stay actions, or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 16, 2012

/s/ Jason L. Hendren / Rebecca F. Redwine

Jason L. Hendren / Rebecca F. Redwine 26869 / 37012
 Hendren & Malone, PLLC
 4600 Marriott Drive
 Suite 150
 Raleigh, NC 27612
 (919) 573-1422 Fax: (919) 420-0475
 jhendren@hendrenmalone.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINANOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re James Marion Adams, Sr. _____ Case No. _____
Debtor(s) Chapter 7 _____

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Marion Adams, Sr. _____

Printed Name(s) of Debtor(s)

Case No. (if known) _____

/s/ James Marion Adams, Sr. _____

Signature of Debtor

November 16, 2012 _____

Date

Signature of Joint Debtor (if any) _____

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of North Carolina**

In re James Marion Adams, Sr.

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: November 16, 2012

/s/ James Marion Adams, Sr.

James Marion Adams, Sr.

Signature of Debtor

AgCarolina Financial, ACA
Attn: Managing Agent or Officer
P.O. Box 1366
Greenville, NC 27835

Capital Bank
Attn: Managing Agent or Officer
P. O. Box 18949
Raleigh, NC 27619-8949

Department of the Treasury
Internal Revenue Service
P.O. Box 249
Memphis, TN 38101-0249

AgCarolina Financial, ACA
Attn: Managing Agent or Officer
P.O. Box 626
La Grange, NC 28551

Capital One
Attn: Managing Agent
P.O. Box 30285
Salt Lake City, UT 84130

Drayton Reserve Inc.
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Azek Building Products, Inc.
Attn: Managing Agent
801 Corey Street
Scranton, PA 18505

CapStone Bank
Attn: Managing Agent or Officer
4505 Falls of Neuse Road, Suite 150
Raleigh, NC 27609

Drayton Reserve, Inc.
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Bank of Hampton Roads
Attn: Managing Agent or Officer
P. O. Box 1000
Chesapeake, VA 23327

CapStone Bank
Attn: Managing Agent
4505 Falls of Neuse Road, Ste 150
Raleigh, NC 27609

Emporia Farm, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Bankruptcy Administrator
434 Fayetteville Street Mall
Suite 620
Raleigh, NC 27601

Chase
Attn: Managing Agent
P.O. Box 15153
Wilmington, DE 19886

Emporia Farms, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Bay River Partners, LLC
Attn: Managing Agent
P.O. Box 1505
New Bern, NC 28563

CLM Associates, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

FIA Card Services
Attn: Managing Agent
P. O .Box 15028
Wilmington, DE 19850-5028

BB&T
Attn: Managing Agent or Officer
434 Fayetteville Street, 4th Floor
Raleigh, NC 27611

Crosshair Properties
Attn: Managing Agent
860 Park Avenue
Youngsville, NC 27596

Fifth Third Bank
Attn: Managing Agent or Officer
10200 David Taylor Drove
Charlotte, NC 28262

Berkeley Hills, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Danube Partners 141, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Fifth Third Bank
Attn: Managing Agent or Officer
10200 David Taylor Drive
Charlotte, NC 28262

Bio Source, Inc.
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Dare County Tax Department
Attn: Managing Agent
P. O. Box 1000
Manteo, NC 27954-1000

Fifth Third Bank
Attn: Managing Agent
10200 David Taylor Drive
Charlotte, NC 28262

Four Pamlico Partners, LLC
Attn: Managing Agent
P.O. Box 1505
New Bern, NC 28563

Home Builders and Supply
Attn: Managing Agent
P.O. Box 7226
Greenville, NC 27835

Lake Glad Road Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Franklin County Dept. of Revenue
Attn: Managing Agent
215 E. Nash Street
Louisburg, NC 27549

HRP Ventures, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Land & Sea Adventures, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Franklin Commerce Ctr. Partners
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19114-0326

Land and Sea Adventures, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Gateway Bank
Attn: Managing Agent or Officer
2235 Gateway Access Point
Raleigh, NC 27607

James D. Goldston, III
7728 Grace Cove Lane
Wake Forest, NC 27587

Lisa P. Sumner
Poyner Spruill, LLP
P.O. Box 1801
Raleigh, NC 27602

Gayle Adams
909 South Main Street
Wake Forest, NC 27587

James M. Adams Jr.
8512 Briarthonne Place
Raleigh, NC 27612

Matthew P. Weiner
Parker Poe Adams & Bernstein, LL
401 S. Tryon St., Suite 3000
Charlotte, NC 28202

Global Rock & Drilling, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Jeffrey L. Ward
6508 Wilshire Drive
Fuquay Varina, NC 27526

McKim & Creed
Attn: Managing Agent
243 North Front Street
Wilmington, NC 28401

Granville County Tax Department
Attn: Managing Agent
141 Williamsboro Street
Oxford, NC 27565

JEJ Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Millridge Investments, Inc.
Attn: Managing Agent
818 S. White St
Wake Forest, NC 27587

Granville Park Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

John Patrick Williams
1661 Cash Road
Creedmoor, NC 27522

Millridge Landscape Service, Inc.
Attn: Managing Agent
860 Park Avenue
Youngsville, NC 27596

Harrington Bank
Attn: Managing Agent or Officer
1151 Falls River Avenue
Raleigh, NC 27614

Lake Glad Road Commerical, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Millridge Real Estate, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

NC Department of Revenue
Attn: Managing Agent
P.O. Box 25000
Raleigh, NC 27640

Rialto
Attn: Managing Agent
850 Third Avenue, Suite 16B
New York, NY 10022

St. Ives 220 Commercial, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

North State Bank
Attn: Managing Agent or Officer
6204 Falls of Neuse Road
Raleigh, NC 27609

Rialto
Attn: Managing Agent
850 Third Avenue, Ste 16B
New York, NY 10022

St. Ives Commercial, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Organic Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

River Dunes Corporation
Attn: Managing Agent
P.O. Box 1505
New Bern, NC 28563

Stone Canyon Masonry, LLC
Attn: Managing Agent
822 S. White Street
Wake Forest, NC 27587

Organic Recycling Center, LLC
Attn: Managing Agent
822 S. White Street
Wake Forest, NC 27587

River Dunes Properties, LLC
Attn: Managing Agent
P.O. Box 1505
New Bern, NC 28563

Stubbs Farm 364, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Patriot Bank
Attn: Managing Agent or Officer
210 N. Main Street
Fuquay Varina, NC 27526

Royall Custom Homes, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Stubbs Farms 364, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Perry Farm 60, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Securities & Exchange Commission
950 East Paces Ferry Road
Suite 900
Atlanta, GA 30326-1323

SunTrust Bank
Attn: Managing Agent or Officer
8521 Six Forks Road, Suite 250
Raleigh, NC 27615

Philip W. Paine
Jordan Price Wall Gray Jones
P.O. Box 10669
Raleigh, NC 27605

Southern Community Bank
Attn: Managing Agent or Officer
4605 Country Club Road
Winston Salem, NC 27104

SunTrust Bank
Attn: Managing Agent or Officer
8521 Six Forks Road, Suite 150
Raleigh, NC 27615

Pinnacle Investment Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Southern Community Bank
Attn: Managing Agent
4605 County Club Road
Winston Salem, NC 27104

Timothy P. Kelly
5628 William Street
Lancaster, NY 14086

Presidential Investors, Inc.
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Southern Community Bank & Trust
c/o Ashley S. Rusher
P.O. Drawer 25008
Winston Salem, NC 27114

Toby Barnette
1600 Barnette Drive
Creedmoor, NC 27522

Triangle Services Group Inc.
Attn: Managing Agent
228 Park Avenue
Youngsville, NC 27596

Waterstone Group, Inc
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Union Bank
Attn: Managing Agent or Officer
P.O. Box 335
Youngsville, NC 27596

Waterstone Group, Inc.
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

United States Attorney
Federal Building
310 New Bern Avenue, Suite 800
Raleigh, NC 27601-1461

Wells Fargo
Attn: Managing Agent or Officer
301 S. Tryon Street
Charlotte, NC 28288

Vance International Partners, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Wells Fargo Bank, N.A.
Attn: Managing Agent
P. O. Box 11701
Newark, NJ 07101

VIP East 140, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

Wells Fargo Bank, NA
Attn: Managing Agent or Officer
P. O. Box 4233
Portland, OR 97208-4233

Wake County Department of Revenue
P. O. Box 2331
Raleigh, NC 27602

Wake Forest Federal Savings & Loan
Attn: Managing Agent or Officer
P. O. Box 1167
Wake Forest, NC 27588

Wake Forest Federal Savings & Loan
Attn: Managing Agent or Officer
P. O. Box 1169
Raleigh, NC 27615

Watermark Custom Homes, LLC
Attn: Managing Agent
818 S. White Street
Wake Forest, NC 27587

**STATEMENT OF SOCIAL-SECURITY NUMBER OR
INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN)**

**United States Bankruptcy Court
Eastern District of North Carolina**

In re James Marion Adams, Sr.

Debtor

Case No. _____

Address 909 South Main Street
Wake Forest, NC 27587Chapter 7

Employer's Tax Identification (EIN) No(s). [if any]: _____

Last four digits of Social Security No(s).: xxx-xx-6658

**STATEMENT OF SOCIAL-SECURITY NUMBER(S)
(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))**

1. Name of Debtor (enter Last, First, Middle): Adams, James Marion Sr.

(Check the appropriate box and, if applicable, provide the required information.)

Debtor has a Social Security Number and it is: 241-70-6658
(If more than one, state all.)

Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____.
(If more than one, state all.)

Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (enter Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

Joint Debtor has a Social Security Number and it is: _____.
(If more than one, state all.)

Joint Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number and it is: _____.
(If more than one, state all.)

Joint Debtor does not have a Social Security Number or an Individual Taxpayer Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X	<u>/s/ James Marion Adams, Sr.</u>	<u>November 16, 2012</u>
	<u>James Marion Adams, Sr.</u>	Date
	Signature of Debtor	
X	_____ Signature of Joint Debtor	
	_____ Date	

*Joint debtors must provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

B22A (Official Form 22A) (Chapter 7) (12/10)

In re **James Marion Adams, Sr.**
 Debtor(s)
 Case Number: _____
 (If known)

According to the information required to be entered on this statement
 (check one box as directed in Part I, III, or VI of this statement):

The presumption arises.
 The presumption does not arise.
 The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.															
2	a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.														
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.														
3	Gross wages, salary, tips, bonuses, overtime, commissions.														
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary business expenses	\$	\$	c. Business income	Subtract Line b from Line a	
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary business expenses	\$	\$													
c. Business income	Subtract Line b from Line a														
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary operating expenses	\$	\$	c. Rent and other real property income	Subtract Line b from Line a	
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary operating expenses	\$	\$													
c. Rent and other real property income	Subtract Line b from Line a														
6	Interest, dividends, and royalties.														
7	Pension and retirement income.														
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.														
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33.33%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 33.33%; text-align: center;">Debtor \$</td> <td style="width: 33.33%; text-align: center;">Spouse \$</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$													
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.														
	<table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>				Debtor	Spouse	a.	\$	\$	b.	\$	\$			
	Debtor	Spouse													
a.	\$	\$													
b.	\$	\$													
	Total and enter on Line 10														
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).														

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
----	--	----

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____	\$
	Total and enter on Line 17	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" data-bbox="204 1657 1281 1784"> <thead> <tr> <th>Persons under 65 years of age</th> <th>Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1. Allowance per person</td> <td>a2. Allowance per person</td> </tr> <tr> <td>b1. Number of persons</td> <td>b2. Number of persons</td> </tr> <tr> <td>c1. Subtotal</td> <td>c2. Subtotal</td> </tr> </tbody> </table>	Persons under 65 years of age	Persons 65 years of age or older	a1. Allowance per person	a2. Allowance per person	b1. Number of persons	b2. Number of persons	c1. Subtotal	c2. Subtotal	\$
Persons under 65 years of age	Persons 65 years of age or older									
a1. Allowance per person	a2. Allowance per person									
b1. Number of persons	b2. Number of persons									
c1. Subtotal	c2. Subtotal									
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td><td>Health Insurance</td><td>\$</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$</td></tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									

38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					\$
	a.	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
				Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					\$
	a.	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.			\$		
				Total: Add Lines		\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					\$
	a.	Projected average monthly Chapter 13 plan payment.	\$			
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x			
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b			\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					\$

Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$7,025* . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725* . Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.																			
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td>Total: Add Lines a, b, c, and d</td> <td>\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$		Total: Add Lines a, b, c, and d	\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
	Total: Add Lines a, b, c, and d	\$																		

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>) Date: <u>November 16, 2012</u> Signature: <u>/s/ James Marion Adams, Sr.</u> <u>James Marion Adams, Sr.</u> <i>(Debtor)</i>	
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* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.